

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI CASE NO: 15-13097Median Income: Above BelowDebtor Timothy Phillips SS#XXX-XX-7279 Current Monthly Income \$ 2,632.76Jt. Debtor Misty Phillips SS#XXX-XX-6295 Current Monthly Income \$ 0.00Address 316 CR 750 Corinth, MS 38834 No. of Dependents 1**THIS PLAN DOES NOT ALLOW CLAIMS.** Creditors must file a proof of claim to be paid under any plan that may be confirmed. The treatment of ALL secured and priority debts must be provided for in this plan.**PAYMENT AND LENGTH OF PLAN**The plan period shall be for a period of 36 months, not to be less than 36 months for below median income debtor(s), or less than 60 months for above median income debtor(s).(A) Debtor shall pay \$ 131.00 per (monthly, semi-monthly, week, or bi-weekly) to the Chapter 13 Trustee. Unless otherwise ordered by the Court, an Order directing payment shall be issued to Debtor's employer at the following address:**Big M Transportation****6341B Hwy 15 N
Blue Mountain, MS 38610**(B) Joint Debtor shall pay \$ _____ per (monthly, semi-monthly, weekly, or bi-weekly) to the Chapter 13 Trustee. Unless otherwise ordered by the Court, an Order directing payment shall be issued to Debtor's employer at the following address:

PRIORITY CREDITORS. Filed claims that are not disallowed to be paid in full or as ordered by the Court as follows:
Internal Revenue Service: \$ _____ @ \$ _____ /mo

MS Dept. of Revenue: \$ _____ @ \$ _____ /mo Other/ _____: \$ _____ @ \$ _____ /mo

DOMESTIC SUPPORT OBLIGATIONS. DUE TO:

POST PETITION OBLIGATION: In the amount of \$ _____ per month beginning _____.
To be paid direct, through payroll deduction, or through the plan.PRE-PETITION ARREARAGE: In the amount of \$ _____ through _____ which shall be paid in the amount of \$ _____ per month beginning _____.
To be paid direct, through payroll deduction, or through the plan.**HOME MORTGAGES.** All claims secured by real property which are to be paid through the plan shall be scheduled below. Absent an objection by a party of interest, the plan will be amended consistent with the proof of claim filed herein, subject to the state date for the continuing monthly mortgage payment proposed herein **INCLUDES: Insurance: Taxes:**

MTG PMTS TO: _____ BEGINNING _____ @ \$ _____ () PLAN () DIRECT

MTG PMTS TO: _____ BEGINNING _____ @ \$ _____ () PLAN () DIRECT

MTG PMTS TO: _____ BEGINNING _____ @ \$ _____ () PLAN () DIRECT

MTG ARREARS TO: _____ THROUGH _____ \$ _____ @ \$ _____ /MO

MTG ARREARS TO: _____ THROUGH _____ \$ _____ @ \$ _____ /MO

MTG ARREARS TO: _____ THROUGH _____ \$ _____ @ \$ _____ /MO

Debtor's Initials /s/TPJoint Debtor's Initials /s/MPCHAPTER 13 PLAN, PAGE 1 OF 3

Creditor: Third Union Approx. amt. due: 11,144.02 Int. Rate: 5%

Property Address: 316 CR 750 Corinth, MS 38834 Are related taxes and/or insurance escrowed Yes No

Creditor: _____ Approx. amt. due: _____ Int. Rate: _____

Property Address: _____ Are related taxes and/or insurance escrowed Yes No

NON-MORTGAGE SECURED CLAIMS. Creditors that have filed claims that are not disallowed are to retain lien(s) pursuant to 11 U.S.C. § 1325(a)(5)(B)(i)(I) until the payment of the debt determined as under non-bankruptcy law or discharge. Such creditors shall be paid as secured claimants the sum set out below or pursuant to other order of the Court. The portion of the claim not paid as secured shall be treated as a general unsecured claim.

CREDITOR'S NAME	COLLATERAL	910* APPROX.		INT.	TOTAL AMT.	MONTHLY PAYMENT
		CLM	AMT. OWED	VALUE	RATE	TO BE PAID
Cash Express	1996 Chevrolet C1500		<u>576.34</u>	3,442.50	5 %	<u>621.84</u>
					%	
					%	
					%	
					%	
					%	

*The column for "910 CLM" applies to both motor vehicles and "any other thing of value" as used in the "hanging paragraph" of 11 U.S.C. § 1325

SPECIAL CLAIMANTS including, but not limited to, co-signed debts, abandonment of collateral, direct payments by Debtor, etc. For all abandoned collateral Debtor will pay \$0.00 on the secured portion of the debt. Where the proposal is for payment, creditor must file a proof of claim to receive proposed payment.

CREDITOR'S NAME	COLLATERAL OR TYPE OF DEBT	APPROX. AMT. OWED	PROPOSAL TO BE PAID
Third Union	Insurance	57.71 monthly	<u>TRUSTEE TO MAINTAIN INSURANCE PAYMENTS</u>
Third Union	Property Taxes	10.25 monthly	<u>TRUSTEE TO MAINTAIN TAX PAYMENTS</u>
United Consumer Financial	vacuum cleaner	1339.57	<u>SURRENDER-TREAT ANY DEFICIENCY AS UNSECURED</u>

STUDENT LOANS which are not subject to discharge pursuant to 11 U.S.C. §§ 523(a)(8) and 1328(c) are as follows (such debts shall no be included in the general unsecured total):

CREDITOR'S NAME	APPROX. AMT. OWED	CONTRACTUAL MO. PMT.	PROPOSED TREATMENT

SPECIAL PROVISIONS which may apply to any or all payments to be paid through the plan, including, but not limited to, adequate protection payments:

The Individual plan payments to creditors shall constitute adequate protection payments to Creditors pursuant to this Court's standing order.

Debtor's Initials /s/TP

Joint Debtor's Initials /s/MP

CHAPTER 13 PLAN, PAGE 2 OF 3

Case 15-13097-JDW Doc 11 Filed 09/17/15 Entered 09/17/15 14:47:02 Desc Main Document
GENERAL UNSECURED CLAIMS total amount \$ 55,819.31 Page 3 of 3 Such claims must be *timely filed* and not
disallowed to receive payment as follows: IN FULL (100%), 0 % (percent) MINIMUM, or a total distribution
of \$ 0.00 , with the Trustee to determine the percentage distribution. ***Those general unsecured claims not
timely filed shall be paid nothing, absent order of the Court.***

****Debtors will pay 0 to all unsecured creditors whose claims are unenforceable because they are barred by
statute of limitations.**

Total Attorney Fees Charged \$ 3,200.00

Pay administrative costs and debtor's attorney fees
pursuant to Court Order and/or local rules.

Attorney Fees Previously Paid \$ 10.00

Attorney fees to be paid through the plan \$ 3,190.00

Name/Address/Phone # of Vehicle Insurance Co./Agent
Alfa Specialty Insurance Corporation
2108 East South Boulevard
Montgomery, AL 36116

Attorney for Debtor (Name/Address/Phone #/Email)

MITCHELL & CUNNINGHAM

R. GAWYN MITCHELL, 3383

512A East Waldron St.

Corinth, MS 38834

Telephone 662-286-5665

kbowling@mitchellcunningham.com

Telephone/Fax 662-286-5430

DATE: 9/16/2015

DEBTOR'S SIGNATURE

/s/ Timothy Phillips

JOINT DEBTOR'S SIGNATURE

/s/ Misty Phillips

ATTORNEY SIGNATURE

/s/ R. Gawyn Mitchell